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3624
PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Andrew WATSON

Group Art Unit: 3624

U.S. Serial No.: 09/453,800

Examiner: KARAMIS, Stefanos

Filed: December 03, 1999

For: SYSTEMS AND METHODS FOR BUILDING PERSONALIZED ACCOUNT

Commissioner for Patents
U.S. Patent and Trademark Office
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Customer Window, Mail Stop Amendment
Crystal Plaza Two, Lobby, Room 1B03
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REPLY UNDER 37 CFR §1.111

Sir:

Responsive to the Office Action mailed April 07, 2004 by the Patent Office (PTO), please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper. **Remarks** begin on page 7 of this paper.